



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Market Conduct Report

of

Loyal American Life Insurance Company

September 9, 2022

The Market Conduct Division of the Connecticut Insurance Department examined by survey the market conduct practices of Loyal American Life Insurance Company using a sample period of January 1, 2020 through December 31, 2020. The examination survey was limited to Connecticut Life & Accident Health Insurance business.

Loyal American Life Insurance Company has its home office in the State of Ohio. By authority granted under §38a-15 of the Connecticut General Statutes, this examination survey was conducted by Market Conduct examiners of the State of Connecticut Insurance Department (the Department) at the Department offices in Hartford, Connecticut.

The purpose of the examination survey was to evaluate the Company's market conduct practices in the State of Connecticut. The examiners reviewed the Company's survey response, which included new business, claims, complaints and underwriting information requested for the examination period.

The Department's findings are as follows:

No exceptions were noted.

The company appears to be in compliance with applicable Connecticut Statutes and Regulations.